

ELIGIBILITY

This chapter contains benefit eligibility information which applies to all health plans.

Eligibility Requirements

Enrollment requirements are defined by the State Employees Group Insurance Act of 1971, as amended (5 ILCS 375/1 et seq.) or as hereafter amended, and by such policies, rules and regulations as shall be promulgated thereunder. Improper enrollment can cause many problems in both premium collection and reimbursement of medical expenses. If there is any change in enrollment information (family status, Medicare eligibility, or address) notify TRS immediately at 800-877-7896. Failure to notify TRS may result in loss of benefits.

Eligible As Benefit Recipient

To be eligible, annuitants must be receiving a monthly benefit or retirement annuity from TRS and have at least eight years of creditable service under Article 16 (TRS) of the Illinois Pension Code; or (I) have been enrolled in the health insurance program offered prior to January 1, 1996; or (II) be the Survivor of a Benefit Recipient who had at least eight years of creditable service under Article 16 (TRS) of the Illinois Pension Code; or (III) be a Survivor of a Benefit Recipient who was enrolled in the TRS program prior to January 1, 1996; or (IV) be a recipient of a TRS disability benefit.

Participants enrolled in one of the TRIP plans are not eligible for health coverage under the State Employees Group Insurance Program.

Eligible as a Dependent Beneficiary

- Eligible Dependent Beneficiaries include:
 - Spouse
 - Parents - If they are dependent upon the Benefit Recipient for more than one-half of their support and are claimed by the Benefit Recipient as a dependent for income tax purposes.
 - Unmarried child under age 19, including:
 - ◆ Natural child.
 - ◆ Adopted child.
 - ◆ Stepchild who lives with the Benefit Recipient in a parent-child relationship.

- Unmarried child age 19 through 22, who meets **ALL** the following conditions:
 - ◆ Enrolled as a full-time student in an accredited school.
 - ◆ Financially dependent upon the Benefit Recipient.
 - ◆ Eligible to be claimed as a dependent for income tax purposes by the Benefit Recipient.
- Unmarried child age 19 and older who is mentally or physically handicapped and meets **ALL** of the following conditions:
 - ◆ Financially dependent upon the Benefit Recipient.
 - ◆ Eligible to be claimed as a dependent for income tax purposes by the Benefit Recipient.
 - ◆ Continuously disabled from a cause originating prior to age 19.